

**Information to identify the case:**

Debtor 1	<u>Anthony Joseph Carrell</u>		Social Security number or ITIN xxx-xx-3719
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>		EIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>17-11399-VFP</u>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anthony Joseph Carrell

4/21/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Anthony Joseph Carrell  
 Debtor

Case No. 17-11399-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 23

Date Rcvd: Apr 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2017.

db                   #+Anthony Joseph Carrell, 44 Ridgedale Avenue, Unit 14, Morristown, NJ 07960-4277  
 cr                   +Angelo Aguilar, Americredit Financial Services, P.O. Box 183853, Arlington, TX 76096-3853  
 516607074           +Bank of New York Mellon fka Bank of NY, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
                       Fairfield, NJ 07004-2927  
 516607077           ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
                       (address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)  
 516607078           +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
 516607079           #+Circle Bank Lending, 777 Yamato Road, Suite 400, Boca Raton, FL 33431-4498  
 516607082           +Equiant Financial Svcs, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630  
 516607085           +Janet Carrell, Building 25, Apt. F, Village Green Apt., Budd Lake, NJ 07828-1325  
 516607086           +Morristown Court Condo Assoc, Attn: Joseph Balzamo, PO Box 2207,  
                       Morristown, NJ 07962-2207  
 516607087           +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 516607089           ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
                       TRENTON NJ 08646-0245  
                       (address filed with court: State of New Jersey, Division of Taxation, CN 245,  
                       Trenton, NJ 08646)  
 516607088           Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg                   E-mail/Text: usanj.njbankr@usdoj.gov Apr 21 2017 23:16:18   U.S. Attorney, 970 Broad St.,  
                       Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg                   +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 21 2017 23:16:13   United States Trustee,  
                       Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
                       Newark, NJ 07102-5235  
 516607073           +EDI: GMACFS.COM Apr 21 2017 22:48:00   Ally Financial, 200 Renaissance Ctr,  
                       Detroit, MI 48243-1300  
 516607075           +EDI: TSYS2.COM Apr 21 2017 22:48:00   Barclays Bank Delaware, Po Box 8803,  
                       Wilmington, DE 19899-8803  
 516607076           EDI: CAPITALONE.COM Apr 21 2017 22:48:00   Capital One Bank Usa N, 15000 Capital One Dr,  
                       Richmond, VA 23238  
 516607080           +EDI: CITICORP.COM Apr 21 2017 22:48:00   Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 516607081           +EDI: DISCOVER.COM Apr 21 2017 22:48:00   Discover Fin Svcs Llc, Po Box 15316,  
                       Wilmington, DE 19850-5316  
 516607083           +EDI: PHINAMERI.COM Apr 21 2017 22:48:00   Gm Financial, Po Box 181145,  
                       Arlington, TX 76096-1145  
 516607084           EDI: IRS.COM Apr 21 2017 22:48:00   Internal Revenue Service, PO Box 7346,  
                       Philadelphia, PA 19101-7346  
 516607090           +EDI: RMSC.COM Apr 21 2017 22:48:00   Syncb/tjx Cos Dc, Po Box 965015,  
                       Orlando, FL 32896-5015  
 516607091           +EDI: USAA.COM Apr 21 2017 22:48:00   Usaa Savings Bank, Po Box 47504,  
                       San Antonio, TX 78265-7504

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 23

Date Rcvd: Apr 21, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2017 at the address(es) listed below:

Dean G. Sutton on behalf of Debtor Anthony Joseph Carrell dgs123@ptd.net  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-IM3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Donald V. Biase dbiase4236@gmail.com, dvb@trusteesolutions.net;pbellina@outlook.com  
Donald V. Biase on behalf of Trustee Donald V. Biase dbiase4236@gmail.com,  
dvb@trusteesolutions.net;pbellina@outlook.com  
U.S. Trustee. USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 5